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Atty. Dkt. No. 035471-0125

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: James D. Terlizzi et al.

Title: METHOD AND SYSTEM FOR INVERSE LIFE ANNUITY

Appl. No.: 10/616,458

Filing Date: 7/10/2003

Examiner: Unassigned

Art Unit: 3629

INFORMATION DISCLOSURE STATEMENT
UNDER 37 CFR §1.56

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Submitted herewith on Form PTO/SB/08 is a listing of documents known to Applicants in order to comply with Applicants' duty of disclosure pursuant to 37 CFR §1.56. A copy of each listed document is being submitted to comply with the provisions of 37 CFR §1.97 and §1.98.

The submission of any document herewith, which is not a statutory bar, is not intended as an admission that such document constitutes prior art against the claims of the present application or that such document is considered material to patentability as defined in 37 CFR §1.56(b). Applicants do not waive any rights to take any action which would be appropriate to antedate or otherwise remove as a competent reference any document which is determined to be a *prima facie* art reference against the claims of the present application.

TIMING OF THE DISCLOSURE

The listed documents are being submitted in compliance with 37 CFR §1.97(b), before the mailing date of the first Office Action on the merits.

RELEVANCE OF EACH DOCUMENT

All of the documents are in English.


Applicants respectfully request that any listed document be considered by the Examiner and be made of record in the present application and that an initialed copy of Form PTO/SB/08 be returned in accordance with MPEP §609.

The Commissioner is hereby authorized to charge any additional fees which may be required regarding this application under 37 CFR §§ 1.16-1.17, or credit any overpayment, to Deposit Account No. 19-0741. Should no proper payment be enclosed herewith, as by a check being in the wrong amount, unsigned, post-dated, otherwise improper or informal or even entirely missing, the Commissioner is authorized to charge the unpaid amount to Deposit Account No. 19-0741.

Respectfully submitted,

Date: November 10, 2004

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Substitute for form 1449B/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Application Number	10/616,458
Date Submitted: November 10, 2004		Filing Date	07/10/2003
(use as many sheets as necessary)		First Named Inventor	James D. Terlizzi et al.
PATENT & TRADEMARK OFFICE		Group Art Unit	3629
NOV 12 2004		Examiner Name	Unassigned
Sheet	1	Attorney Docket Number	035471-0125
	of 2		

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code ² (if known)			

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee or Applicant of Cited Documents	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
		Office ³	Number ⁴	Kind Code ⁵ (if known)				

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ⁶
	A1	"Life Insurance and Life Annuities Backed Charitable Securities (LilacSM) Series 2004-I % Series A Investor Certificates," April 26, 2004.	
	A2	STROM, "Charities Look to Benefit From a New Twist on Life Insurance," June 5, 2004, (4 pages), The New York Times.	
	A3	"Moody's Places Ratings of Old Mutual PLC on Review for Possible Downgrade," (2 pages) [online], Retrieved on 3/23/04 from the Internet: <URL: http://www.moody.com/moo.../2002400000433907.asp?frameOfRef=corporate&namedEntity=Rating+Actio >	
	A4	"Credit Opinion: Fidelity and Guaranty Life Insurance Co.," (3 pages) [online], Retrieved on 3/23/04 from the Internet: <URL: http://www.moody.com/mo...2002400000433972.asp?frameOfRef=corporate&namedEntity=Credit+Opinio >	
	A5	"Contact Information," UBS Investment Bank, April 26, 2004. (29 pages)	
	A6	RICHARD, "With \$70M Bond Deal, Wall St Manages to Securitize Death," (Pages 1 of 3), [online], Retrieved on April 30, 2004 from the Internet: <URL: http://online.wsj.com/article/0,BT_CO_20040430_005496.00.html .	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

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